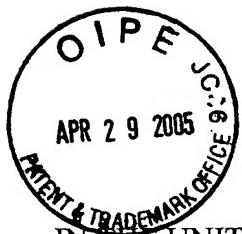


15559-2



PATENT APPLICATION

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)
THOMAS J. QI ET AL.) : Examiner: James M. Alpert
Application No.: 10/601,900) : Group Art Unit: 3624
Filed: June 23, 2003) :
For: METHOD OF EVALUATING A) : April 27, 2005
PORTFOLIO OF LEASED ITEMS) :

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

INFORMATION DISCLOSURE STATEMENT

Sir:

In compliance with the duty of disclosure under 37 C.F.R. § 1.56 and in accordance with the practice under 37 C.F.R. §§ 1.97 and 1.98, the Examiner's attention is directed to the documents listed on the enclosed PTO-1449. Copies of cited U.S. Patents and U.S. published applications are not enclosed. Copies of the other cited references, however, are enclosed.

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on

April 27, 2005

Date of Deposit

Justin D. Petruzzelli (Reg. No. 52,118)

Printed Name

Signature

April 27, 2005

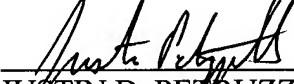
Date of Signature

It is respectfully requested that the PTO-1449 form be initialed and returned, indicating that the cited references have been considered.

The Commissioner is authorized to charge \$180.00 to Deposit Account 501358 to cover the required Information Disclosure Statement fee under 37 C.F.R. 1.17(p). If any additional fees are required, the Commissioner is authorized to charge them to the above-identified deposit account number. A duplicate of this Information Disclosure Statement is attached for accounting purposes.

Applicants' undersigned attorney may be reached by telephone at (973) 597-2500. All correspondence should continue to be directed to our address listed below.

Respectfully submitted,



JUSTIN D. PETRUZZELLI
Attorney for Applicants

Registration No. 52,118

DOCKET ADMINISTRATOR
Lowenstein Sandler PC
65 Livingston Avenue
Roseland, NJ 07068

INFORMATION DISCLOSURE CITATION
(Use several sheets if necessary)

APR 29 2005

Docket Number (Optional)
15559-2

Application Number
10/601,900

Applicant(s)
Thomas J. Qi et al.

Filing Date
6/23/2003

Group Art Unit
3624

U.S. PATENT DOCUMENTS

*EXAMINER INITIAL	REF	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
		20030216965	20-Nov-03	Libman, Richard M.			
		20040030626	12-Feb-04	Libman, Richard M.			
		20040039588	26-Feb-04	Libman, Richard M.			
		3634669	11-Jan-71	Spontak, David J.			
		4254474	03-Mar-81	Elbaum, Charles			
		4346442	24-Aug-82	Musmanno, Thomas E.			
		4355372	19-Oct-82	Goldberg, George			
		4376978	15-Mar-83	Musmanno, Thomas E.			
		4597046	24-Jun-86	Musmanno, Thomas E.			
		4598367	01-Jul-86	Freiman, Scott L.			
		4642768	10-Feb-87	Roberts, Peter A.			
		4674044	16-Jun-87	Kalmus, et al.			
		4736294	05-Apr-88	LeGrand, David A.			
		4739478	19-Apr-88	Finnerty, John D.			
		4760604	26-Jul-88	Cooper, Leon N.			
		4774663	27-Sep-88	Musmanno, Thomas E.			

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REF	DOCUMENT NUMBER	PUBLICATION DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION	
						Yes	No

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

Roger, John C. et al.; A Credit Scoring Model to Evaluate the Credit Worthiness of Credit Card Applicants; Developments in Marketing Science, 1982; v. 5

Farzin Pourmokhtar, A Hedge Fund Primer Version 0.1; printed 7/24/02; www.emf.net

Taylor, Clair et al.; Card Issuers Turn to Scoring as They Face Increasing Risk; 7/24/91; Financial Service Report, v. 8, n.15; pg. 1

Examiner

Date Considered

EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP Section 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

INFORMATION DISCLOSURE CITATION (Use several sheets if necessary)				Docket Number (Optional) 15559-2		Application Number 10/601,900		
				Applicant(s) Thomas J. Qi et al.				
				Filing Date 6/23/2003	Group Art Unit 3624			
U.S. PATENT DOCUMENTS								
*EXAMINER INITIAL	REF	DOCUMENT NUMBER	DATE	NAME		CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
		4831526	16-May-89	Luchs, Charles M.				
		4866634	12-Sep-89	Reboh, Rene				
		4897811	30-Jan-90	Scofield, Christopher L.				
		4972504	20-Nov-90	Daniel, Jr., James N.				
		5041972	20-Aug-91	Frost, Alan W.				
		5220500	15-Jun-93	Baird, Andrew V.				
		5227874	13-Jul-93	VonKohorn, Henry				
		5231571	27-Jul-93	D'Agostino, Richard J.				
		5278751	11-Jan-94	Adiano, Cynthia A.				
		5297032	22-Mar-94	Trojan, et al.				
		5444844	22-Aug-95	Inoue, Kimio				
		5481647	02-Jan-96	Brody, Bill E.				
		5490060	06-Feb-96	Malec, John				
		5523942	04-May-96	Tyler, Max C.				
		5550734	27-Aug-96	Tater, Fred B.				
		5551021	27-Aug-96	Harada, Hisayuki				
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REF	DOCUMENT NUMBER	PUBLICATION DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION		
						Yes	No	
OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)								
		Quinn, Jane Bryant; Credit Card Issuers Keeping a Closer Watch on How You Pay Bills; Washington Post, Staying Ahead, April 25, 1988; Business Section P6, 1 page						
		Friedland, Marc; Credit Scoring Digs Deeper Into Data; May 1996; Credit World, v. 84, n.5, 19-23						
		Credit Scoring New Markets; June 1996; Bank Technology news, v. 9, n.7						
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*EXAMINER INITIAL	REF	DOCUMENT NUMBER	DATE	NAME		CLASS	SUBCLASS	FILING DATE
		5583778	10-Dec-96	Wind, H. Lee				
		5592590	07-Jan-97	Jolly, Christopher H.				
		5603025	11-Feb-97	Tabb, Lloyd				
		5606496	25-Feb-97	D'Agostino, Richard J.				
		5611052	11-Mar-97	Dykstra, Diana R.				
		5615109	25-Mar-97	Eder, Jeff				
		5615341	25-Mar-97	Srikant, Ramakrishna				
		5649116	15-Jul-97	McCoy, Randal A.				
		5655085	05-Aug-97	Ryan, Ronald D.				
		5671363	23-Sep-97	Cristofich, et al.				
		5689650	18-Nov-97	McClelland, et al.				
		5717865	10-Feb-98	Stratmann, William C.				
		5732397	24-Mar-98	DeTore, Arthur W.				
		5758328	26-May-98	Giovannoli, Joseph				
		5765144	09-Jun-98	Larche, Kimberly				
		5774878	30-Jun-98	Marshall, Paul Steven				
FOREIGN PATENT DOCUMENTS								
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							Yes	No
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		CEIBA; Derivatives Primer; Benefit Assets; December 2001, Committee On Investment of Employee Benefit Assets; Association for Financial Professionals						
		Jameson, Ron; Expanding Risk Management Strategies: Key to Future Survival; May 1996; Credit World, v.84, n.5, 16-18						
		Armstrong, Frank; Fund of Funds: Perfect Solution or Dangerous Shortcut?; 2001; Investor Solutions, Inc.; www.investorsolutions.com						
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		5774883	30-Jun-98	Anderson, Lloyd R.			
		5802502	01-Sep-98	Gell, Michael A.			
		5842178	24-Nov-98	Giovannoli, Joseph			
		5852811	22-Dec-98	Atkins, Charles Agee			
		5870721	09-Feb-99	Norris, Jeffrey A.			
		5873096	16-Feb-99	Lim, Peter S.			
		5875437	23-Feb-99	Atkins, Charles Agee			
		5878258	02-Mar-99	Pizi, et al.			
		5878403	02-Mar-99	Agrawal, Arvind K.			
		5913202	15-Jun-99	Motoyama, Takeshi			
		5918217	29-Jun-99	Maggioncalda, Jeff N.			
		5920848	06-Jul-99	Schutzer, Daniel			
		5930775	27-Jul-99	McCauley, John J.			
		5940811	17-Aug-99	Norris, Jeffrey A.			
		5940812	17-Aug-99	Tengel, Cary G., et al.			

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							Yes	No

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		KSP Capital Management LLC; Hedge Fund Primer - The Basics; Printed 7/24/02; Information@kspcapital.com; information@kspcapital.com	
		Links Securities LLC; Hedge Fund Primer About Fund of Funds; 2002; www.hedgefund.net/prime_fof.php3	
		Kneis, Henry; Hedge Fund Strategies: A Primer; undated; Canadianhedgewatch; p.3; undated but prior to 3/19/04	

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		5950175	07-Sep-99	Austin, Clive H.				
		5963953	05-Oct-99	Cram, Robert et al.				
		5970467	19-Oct-99	Alavi, Kamai				
		5974396	26-Oct-99	Anderson, Michael W.				
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		5983206	09-Nov-99	Oppenheimer, Robert				
		5987434	16-Nov-99	Libman, Richard Marc				
		5995942	30-Nov-99	Smith, Mark S., et al.				
		5999907	07-Dec-99	Donner, Irah H.				
		6009415	28-Dec-99	Shurling, et al.				
		6018722	25-Jan-00	Ray, et al.				
		6021397	01-Feb-00	Jones, et al.				
		6026370	15-Feb-00	Jermyn, Michael G.				
		6029139	22-Feb-00	Cunningham, Scott W.				
		6032125	29-Feb-00	Ando, Hideyuki				

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		Asch, Latimer; How the RMA/Fair, Isaac credit-scoring model was built; June 1995; Journal of Commercial Lending, v. 77, n.10; 10-16	
		Huddling With William Bernstein: Small Town Doctor, Investing Pro; undated, but prior to 3/19/04	
		Makuch, William J.; Managing Consumer Credit Delinquency in the US Economy: A Multi-Billion Dollar Management Science Application; February 1992; Interfaces; 90-109	

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		6044371	28-Mar-00	Person, et al.				
		6055510	25-Apr-00	Henrick, Robert F.				
		6070147	30-May-00	Harms, Brent et al.				
		6076072	13-Jun-00	Libman, Richard Marc				
		6078892	20-Jun-00	Anderson, et al.				
		6088686	11-Jul-00	Walker, et al.				
		6108641	22-Aug-00	Kenna, et al.				
		6173270	09-Jan-01	Cristofich, et al.				
		6188993	13-Feb-01	Eng, et al.				
		6199077	06-Mar-01	Inala, et al.				
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		6249775	19-Jun-01	Freeman, et al.				
		6269346	31-Jul-01	Cristofich, et al.				
		6321212	20-Nov-01	Lange, Jeffrey				
		6452613	17-Sep-02	Lefebvre, et al.				

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		Bogle, John C.; Mutual Funds at the Millennium; Fund Directors and Fund Myths; New York, NY; May 15, 2000	
		Opportunity Knocks at Scoring's Door; April 1997; Collection & Credit Risk, v.2, n.4	
		Derivatives Study Center; Primer: Derivatives Instruments; Printed 7/24/02; www.econstrat.org ; www.econstrat.org/dscinstruments.htm	

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*EXAMINER INITIAL	REF	DOCUMENT NUMBER	DATE	NAME		CLASS	SUBCLASS	FILING DATE
		6502080	31-Dec-02	Eichorst, et al.				
		US2002/01118	15-Aug-02	Smrckas				
		US2003/00184	23-Jan-03	Carlson				
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		US5799286	25-Aug-98	Morgan				
		US5991741	23-Nov-99	Speakman				
		US6078901	20-Jun-00	Ching				
		US6092050	18-Jul-05	Lundgren				
		US6154731	28-Nov-00	Monks				
		US6311144	30-Oct-01	Abu				
		US6321212	20-Nov-01	Lange				
		US6490569	03-Dec-02	Grune				
		US6513018	28-Jan-03	Culhane				
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OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)								
		Sullivan, Deidre; Scoring Borrower Risk; Nov. 1994; Mortgage Banking, v.55, n.2; 94-98						
		Carey, James J.; The Sub-Prime Credit Market: Identifying Good Risks for Unsecured Cards; Sept. 1996; Credit World, v.85, n.1, 13-15						
		Portner, Fred; There Must be a Better Way; January 1, 1992; Mortgage Banking v53, n2; 12-22						
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